

# EXHIBITS

# EXHIBIT A

Account Number: 9805287472  
 Property Address: 303 LAKEFRONT RD  
 WALTERSBURG PA 15488

manda J Thomas:

Home Loans, Inc. recently acquired the servicing of your mortgage loan. In connection with this servicing transfer, we would like to provide you with certain information regarding the amount outstanding on your mortgage loan account.

If you are a debtor in an active bankruptcy case or you received a discharge from the Bankruptcy Court of your personal bankruptcy, please read the below "Important Message Regarding Borrowers Involved in Bankruptcy" at the top of the second page of this letter.

As of July 12, 2018, our records indicate that RC1 MASTER PARTICIPATION TRUST is the creditor of your loan and the total amount due is \$55,538.04.

Principal Balance:	\$55,769.41
Accrued Interest through	
6/12/2018:	\$0.00
Fees / Costs*:	\$353.78
Escrow / Unapplied*:	-\$585.15
<b>Total Account Balance**:</b>	<b>\$55,538.04</b>

We are not requesting that you pay the entire loan balance at this time and this is not a payoff statement. If you wish to pay off the entire amount of the loan, please contact us for a payoff statement because that balance may differ because of accrued interest, late charges, servicing fees and other charges. A late fee for the statement may apply as permitted by state law.

\*Escrow, if applicable, may include the following amounts: escrow advances, servicing fees and costs, and other collection costs that are authorized by statute or by the contract between you and your original creditor.

\*\*Interest, late charges and other charges may vary from day to day, the balance of the account on the day of this letter may differ from the total outstanding balance validated by this letter. Accordingly, if you pay the Total Account Balance, an adjustment may be necessary after we receive your payment. We will inform you of any adjustment by check for collection. For further information, write us or call 1-800-570-6768.

Within thirty (30) days after you receive this letter to dispute the validity of the amount outstanding or agree to pay it within that period, we will assume that the amount outstanding is valid.

Within thirty (30) days after you receive this letter that you dispute the outstanding amount, we will obtain and mail to you or your authorized representative proof of the outstanding amount. This proof of the outstanding amount will include verification of the outstanding amount, such as documents showing the amount outstanding, a payment history of the account which includes the dates and amounts of all payments, account edits, balances and charges concerning the amount outstanding, or a copy of any judgment against you regarding the account.

Within thirty (30) days after you receive this letter, the name and address can be furnished to you with that information.

Written requests to the following address: Caliber Home Loans, Inc., P.O. Box 24610, Oklahoma City, OK 73124.